

Fill in this information to identify the case:

Debtor 1 Earnestine Thomas Wilson

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the NORTHERN District of ALABAMA

Case number 19-70746

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial

Court claim no. (if known): 12-1

Last 4 digits of any number you use to identify the debtor's account: 1807

Date of payment change: 6/1/2021

Must be at least 21 days after date of this notice

New total payment: \$872.94

Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- No.  
 Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$278.12

New escrow payment: \$249.95

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- No  
 Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:      New principal and interest payment:

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No  
 Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 **Earnestine Thomas Wilson**  
Print Name Middle Name Last Name

Case number (*if known*) **19-70746**

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Alexa Martini Stinson Date 4/30/2021  
Signature

|               |   |                    |                  |             |  |
|---------------|---|--------------------|------------------|-------------|--|
| Print         | <u>Alexa Martini Stinson</u>                                    |                    |                  | Title       | <u>Authorized Agent for Creditor</u>   |
|               | <u>First Name</u>   | <u>Middle Name</u> | <u>Last Name</u> |             |  |
| Company       | <u>Robertson, Anschutz, Schneid, Crane &amp; Partners, PLLC</u> |                    |                  |             |  |
| Address       | <u>10700 Abbott's Bridge Rd, Suite 170</u>                      |                    |                  | Number      | Street                                 |
|               |   |                    |                  | <u>City</u> | <u>State</u>                           |
| Contact Phone | <u>470-321-7112</u>   |                    |                  | ZIP Code    | <u>Email</u> <u>astinson@raslg.com</u> |

\*\*Remediation has been completed and all credits/adjustments have been applied to account. To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1, after December 1, 2011 or Petition Date (whichever is later), HomePoint Financial Corporation has refunded or credited the Debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1.

This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on May 4, 2021, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

EARNESTINE THOMAS WILSON  
2112 17TH AVENUE  
NORTHPORT, AL 35476

And via electronic mail to:

MARSHALL ENTELISANO  
701 22ND AVENUE,  
SUITE 2  
TUSCALOOSA, AL 35401

C DAVID COTTINGHAM  
CHAPTER 13 STANDING TRUSTEE  
701 22ND AVENUE, SUITE 4  
P O DRAWER 020588  
TUSCALOOSA, AL 35402-0588

By: /s/ Alexa Martini Stinson  
Alexa Martini Stinson  
astinson@raslg.com



FOR RETURN SERVICE ONLY  
PLEASE DO NOT SEND PAYMENTS  
TO THIS ADDRESS

PO BOX 619063 • DALLAS, TX 75261-9063

## ESCROW STATEMENT

DAVID WILSON  
2112 17TH AVE  
NORTHPORT AL 35476-3906

Analysis Date:

April 27, 2021

Loan Number:

[REDACTED]  
06/01/21

New Payment Effective Date:

800.686.2404

For Inquiries:

2112 17TH AVE

Property Address:

NORTH PORT AL 35476

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

| Payment Information          | Current (from Last Analysis) | Effective 06/01/21 |
|------------------------------|------------------------------|--------------------|
| Principal & Interest Pmt     | \$622.99                     | \$622.99           |
| Total Monthly Escrow Payment | \$278.12                     | \$249.95           |
| Reserve Acct Pymt            | \$0.00                       | \$0.00             |
| HUD 235/265 Pytm (-)         | \$0.00                       | \$0.00             |
| Misc Acct Payment            | \$0.00                       | \$0.00             |
| <b>Total Payment</b>         | <b>\$901.11</b>              | <b>\$872.94</b>    |

| Shortage/Surplus Information | Effective 06/01/21 |
|------------------------------|--------------------|
| Upcoming Total Annual Bills  | \$2,108.00         |
| Required Cushion             | \$351.34           |
| Required Starting Balance    | \$351.30           |
| Over/Short Spread            | \$74.28            |

**Cushion Calculation:** Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$351.34. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

| Date     | Anticipated Payments |             |                  | Escrow Balance |            |
|----------|----------------------|-------------|------------------|----------------|------------|
|          | To Escrow            | From Escrow | Description      | Anticipated    | Required   |
|          |                      |             | Starting Balance | (\$540.05)     | \$351.30   |
| JUN 2021 | \$175.67             |             |                  | (\$364.38)     | \$526.97   |
| JUL 2021 | \$175.67             |             |                  | (\$188.71)     | \$702.64   |
| AUG 2021 | \$175.67             |             |                  | (\$13.04)      | \$878.31   |
| SEP 2021 | \$175.67             |             |                  | \$162.63       | \$1,053.98 |
| OCT 2021 | \$175.67             |             |                  | \$338.30       | \$1,229.65 |
| NOV 2021 | \$175.67             |             |                  | \$513.97       | \$1,405.32 |
| DEC 2021 | \$175.67             |             |                  | \$689.64       | \$1,580.99 |
| JAN 2022 | \$175.67             |             |                  | \$865.31       | \$1,756.66 |

*Intentionally Left Blank*

Home Point Financial Corporation  
11511 Luna Road, Suite 200  
Farmers Branch, TX 75234  
800.686.2404

Property Address:  
2112 17TH AVE  
NORTH PORT AL 35476

DAVID WILSON  
2112 17TH AVE  
NORTHPORT AL 35476-3906

Analysis Date: April 27, 2021

Loan Number: [REDACTED]

| Date     | Anticipated Payments |             |              | Escrow Balance |            |
|----------|----------------------|-------------|--------------|----------------|------------|
|          | To Escrow            | From Escrow | Description  | Anticipated    | Required   |
| FEB 2022 | \$175.67             |             |              | \$1,040.98     | \$1,932.33 |
| MAR 2022 | \$175.67             |             |              | \$1,216.65     | \$2,108.00 |
| APR 2022 | \$175.67             |             |              | \$1,392.32     | \$2,283.67 |
| MAY 2022 | \$175.67             | \$2,108.00  | PROPERTY INS | (\$540.01)     | \$351.34   |
|          | \$2,108.04           | \$2,108.00  |              |                |            |

**Annual Escrow Account Disclosure Statement  
Account History**

The following statement of activity in your escrow account from June 2020 through May 2021 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

| Date | Payments to Escrow |              | Payments From Escrow |            |                  | Escrow Balance |              |
|------|--------------------|--------------|----------------------|------------|------------------|----------------|--------------|
|      | Anticipated        | Actual       | Anticipated          | Actual     | Description      | Required       | Actual       |
|      |                    |              |                      |            | Starting Balance | \$892.00       | (\$2,672.19) |
| JUN  | \$223.00           | \$443.66 *   |                      | \$2,000.00 | * HAZARD INS     | \$1,115.00     | (\$4,228.53) |
| JUL  | \$223.00           | \$204.92 *   |                      |            |                  | \$1,338.00     | (\$4,023.61) |
| AUG  | \$223.00           | \$204.92 *   |                      |            |                  | \$1,561.00     | (\$3,818.69) |
| SEP  | \$223.00           | \$409.84 *   |                      |            |                  | \$1,784.00     | (\$3,408.85) |
| OCT  | \$223.00           | \$614.76 *   |                      |            |                  | \$2,007.00     | (\$2,794.09) |
| NOV  | \$223.00           | \$204.92 *   |                      |            |                  | \$2,230.00     | (\$2,589.17) |
| DEC  | \$223.00           | \$204.92 *   |                      |            |                  | \$2,453.00     | (\$2,384.25) |
| JAN  | \$223.00           |              |                      |            |                  | \$2,676.00     | (\$2,384.25) |
| FEB  | \$223.00           | \$204.92 *   |                      |            |                  | \$2,899.00     | (\$2,179.33) |
| MAR  | \$223.00           | \$204.92 *   | (\$2,676.00)         |            | PROPERTY INS     | \$446.00       | (\$1,974.41) |
| APR  | \$223.00           | \$3,264.24 * |                      | \$2,108.00 | * HAZARD INS     | \$669.00       | (\$818.17)   |
| MAY  | \$223.00           | \$278.12 *   |                      |            |                  | \$892.00       | (\$540.05)   |
|      | \$2,676.00         | \$6,240.14   | -\$2,676.00          | \$4,108.00 |                  |                |              |

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$540.05). Your starting balance (escrow balance required) according to this analysis should be \$351.30. This means you have a shortage of (\$891.35) and a deficiency in the amount of (\$540.05). This shortage and deficiency may be collected from you over a period of 12 months unless the shortage is less than 1 months deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$2,108.00. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

|                            |          |
|----------------------------|----------|
| Unadjusted Escrow Payment: | \$175.67 |
| Over/Short Spread:         | \$74.28  |
| Escrow Payment:            | \$249.95 |

Home Point Financial Corporation  
11511 Luna Road, Suite 200  
Farmers Branch, TX 75234  
800.686.2404

Property Address:  
2112 17TH AVE  
NORTH PORT AL 35476

DAVID WILSON  
2112 17TH AVE  
NORTHPORT AL 35476-3906

Analysis Date: April 27, 2021

Loan Number: [REDACTED]

If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

# Did your monthly escrow bill go up?

Get a quote from Hippo Insurance to see if you can lower your monthly payments again.

This escrow analysis might have raised your payments, but Homepoint customers have saved an average of \$400 annually when switching to Hippo Insurance.

Visit [myhippo.com/homepointfinancial](http://myhippo.com/homepointfinancial) to get a quote.

**homepoint + hippo**





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